

The Slow-Month Action Plan

Complete this worksheet before a slow month arrives.

My Minimum Survival Number

\$

Bills I Must Pay First

- ☐ Housing
- ☐ Utilities
- ☐ Food
- ☐ Insurance
- ☐ Minimum debt payments

Expenses I Can Cut

Savings Available

\$

Income Recovery Actions

- ☐ Contact former clients
- ☐ Apply for new work
- ☐ Activate backup income
- ☐ Review spending plan

Goal

Protect cash flow until income recovers.